



Kim Duncan
First Vice President
Enterprise Fraud Management

SunTrust Bank
P.O. Box 4418
Atlanta, GA 30302-4418

December 18, 2012

<First Name> <Last Name>
<Address>
<City>, <State>, <Zip>

RE: Personal Information

Dear <First Name> <Last Name>:

This letter is to notify you of an issue regarding your private student loan and possible exposure of your personal information, including Social Security number and date of birth. SunTrust uses an outside vendor to originate our private student loans. Recently, SunTrust was notified that a temporary employee of this vendor had taken client information inappropriately. We believe your information may have been included in the material recovered by police.

In order to protect the possibility that your personal information was compromised, SunTrust will provide you a one-year subscription to ITAC Sentinel[®], a credit monitoring and identity theft protection service. ITAC Sentinel provides essential monitoring and protection of not only credit data, but also monitors the Internet for personal data such as Social Security number, bank accounts, and credit card accounts for compromising activity. Details for enrolling in this complimentary subscription are enclosed.

One of our top priorities is the privacy of the information you've entrusted to us and the security of your accounts. We apologize for the inconvenience and concern this may cause you, and we are making every effort to ensure the integrity of your personal information. We want you to be confident that banking with SunTrust continues to be both safe and convenient. If you have any further questions regarding this incident, please call Tonya Smith, Assistant Vice President in our Education Lending area, at 804.319.4893.

Sincerely,

A handwritten signature in black ink that reads "Kim Duncan".

Kim Duncan
First Vice President

How to obtain your complimentary ITAC Sentinel® Subscription

ENROLLMENT PROCEDURE: To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Web Site: www.itacsentinel.com/alert
Redemption Code: <CODE>

In order to enroll, you will need to provide the following personal information:

- Mailing Address
- Phone Number
- Social Security Number
- E-mail Address
- Redemption Code

ITAC Sentinel® Features include:

- 1-Bureau Credit Report and Score
- 1-Bureau Daily Monitoring with NOTIFY EXPRESS® Alerts
- 1-Bureau Quarterly Credit Update & Credit Score
- ITAC Victim Assistance®
- Card Theft Protection
- Internet Surveillance
- Credit Education Specialists
- Up to \$2,500 identity theft insurance with \$0 deductible*

If you wish to take advantage of this monitoring service, you must enroll by March 18, 2013.

*Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations.

**If you are not able to enroll online please call 1-866-442-5767 to enroll.